

THAT WHICH IS CLAIMED IS:

1. A method for storing biometric information on a token comprising a magnetic storage medium, the method comprising:

capturing a biometric image and generating
5 therefrom digital pixel data for an array of image pixels;

selecting a plurality of spaced apart sets of image pixels from the array of image pixels;

processing respective sets of digital pixel data
10 for the selected spaced apart sets of image pixels to produce biometric data; and

storing the biometric data on the magnetic storage medium of the token.

2. The method according to Claim 1, wherein capturing the biometric image comprises using a biometric sensor having a sensing area; and wherein selecting the plurality of spaced apart sets of image
5 pixels comprises selecting a reference set of image pixels based upon a predetermined location on the sensing area, and selecting at least one other set of image pixels a predetermined distance from the predetermined location.

3. The method according to Claim 2, wherein the location of the reference set of image pixels is also stored on the magnetic storage medium.

4. The method according to Claim 1, wherein capturing the biometric image comprises capturing multiple biometric images until a preferred biometric

image is captured based upon an image quality
5 threshold.

5. The method according to Claim 1, wherein each set of image pixels comprises a series of consecutive and colinear image pixels.

6. The method according to Claim 1, wherein the biometric information is based upon a fingerprint; and wherein capturing the biometric image comprises capturing the biometric image using a fingerprint
5 sensor.

7. The method according to Claim 1, wherein the token comprises a card corresponding to the ISO/IEC 7810 standard and the magnetic storage medium comprises a magnetic stripe having three tracks in
5 accordance with the ISO/IEC 7811 standard; and wherein storing the biometric data comprises storing the biometric data on the third track.

8. The method according to Claim 1, wherein the token comprises a generally rectangular substrate.

9. The method according to Claim 1, wherein the token comprises at least one of an access card, credit card, debit card, frequent flyer card, driver's license card, identification card and smart
5 card.

10. A method of regulating the use of a token, the token comprising a magnetic storage medium having

biometric data of an authorized token user stored thereon, the biometric data comprising selected
 5 spaced apart sets of image pixels from an array of image pixels of an enrollment biometric image, the method comprising:

capturing a verification biometric image and generating digital pixel data for an array of image
 10 pixels from the verification biometric image;

decoding the biometric data stored on the magnetic storage medium of the token; and

comparing the spaced apart sets of image pixels from the decoded biometric data with the digital
 15 pixel data for the array of image pixels from the verification biometric image to determine if the token holder is the authorized token user.

11. The method according to Claim 10, wherein capturing the verification biometric image comprises using a biometric sensor having a sensing area; and wherein comparing the spaced apart sets of image
 5 pixels comprises a bit by bit comparison of one of the spaced apart sets of image pixels from the magnetic storage medium with the array of image pixels from the verification biometric image beginning at a first scanline and continuing to a
 10 last scanline until a match is found.

12. The method according to Claim 10, wherein each set of image pixels comprises a series of consecutive and colinear image pixels.

13. The method according to Claim 10, wherein
 the biometric information is based upon a
 fingerprint; and wherein capturing the biometric
 image comprises capturing the biometric image using a
 5 fingerprint sensor.

14. The method according to Claim 10, wherein
 the magnetic storage medium comprises a magnetic
 stripe having three tracks in accordance with the
 ISO/IEC 7810 and 7811 standards; and wherein the
 5 biometric data is stored on the third track.

15. A method of regulating the use of a token,
 the token comprising at least one of an access card,
 credit card, debit card, identification card and
 smart card, and including at least a magnetic storage
 5 medium thereon, the method comprising:

enrolling an authorized token user by

capturing a first biometric image and
 generating therefrom first digital pixel data
 for a first array of image pixels,

10 selecting a first plurality of spaced apart
 sets of image pixels from the first array of
 image pixels,

processing respective sets of digital pixel
 data for the first plurality of selected spaced
 15 apart sets of image pixels to produce enrollment
 biometric data, and

storing the enrollment biometric data on
 the magnetic storage medium of the token; and
 verifying an identity of a token holder
 20 presenting the token by

capturing a second biometric image and
generating therefrom second digital pixel data
for a second array of image pixels, and

25 comparing the second digital pixel data
with the first plurality of selected spaced
apart sets of image pixels of the enrollment
biometric data stored on the magnetic storage
medium of the token to determine if the token
holder is the authorized token user.

16. The method according to Claim 15, wherein
capturing the biometric images comprises using a
biometric sensor having a sensing area; and wherein
selecting the plurality of spaced apart sets of image
5 pixels comprises selecting a reference set of image
pixels based upon a predetermined location on the
sensing area, and selecting at least one other set of
image pixels a predetermined distance from the
predetermined location.

17. The method according to Claim 15, wherein
capturing the biometric images comprises capturing
multiple biometric images until a preferred biometric
image is captured based upon an image quality
5 threshold.

18. The method according to Claim 15, wherein
each set of image pixels comprises a series of
consecutive and colinear image pixels.

19. The method according to Claim 15, wherein
the biometric information is based upon a

fingerprint; and wherein capturing the biometric
images comprises capturing the biometric images using
5 a fingerprint sensor.

20. The method according to Claim 15, wherein
the magnetic storage medium comprises a magnetic
stripe having three tracks in accordance with the
ISO/IEC 7810 and 7811 standards; and wherein storing
5 the enrollment biometric data comprises storing the
biometric data on the third track.

21. A system for regulating the use of a token,
the token comprising at least one of an access card,
credit card, debit card, frequent flyer card,
driver's license card, identification card and smart
5 card, and including at least a magnetic storage
medium thereon, the system comprising:

an authorized token user enrollment unit
including

a first biometric sensor device for
10 capturing a first biometric image and generating
therefrom first digital pixel data for a first
array of image pixels,

a first image processor for selecting a
first plurality of spaced apart sets of image
15 pixels from the first array of image pixels, and
processing respective sets of digital pixel data
for the first plurality of selected spaced apart
sets of image pixels to produce enrollment
biometric data, and

20 a first magnetic storage medium
reader/writer for writing the enrollment

biometric data on the magnetic storage medium of the token;

at least one token holder verification unit for
25 verifying the identity of a token holder presenting the token, and comprising

a second biometric sensor device for capturing a second biometric image and generating therefrom second digital pixel data
30 for a second array of image pixels,

a second magnetic storage medium reader for reading the enrollment biometric data from the magnetic storage medium of the token, and

35 a comparator for comparing the second digital pixel data with the first plurality of selected spaced apart sets of image pixels of the enrollment biometric data stored on the magnetic storage medium of the token to
40 determine if the token holder is the authorized token user.

22. The system according to Claim 21, wherein the biometric sensor device comprises a biometric sensor having a sensing area; and wherein the plurality of spaced apart sets of image pixels
5 comprises a reference set of image pixels based upon a predetermined location on the sensing area, and at least one other set of image pixels a predetermined distance from the predetermined location.

23. The system according to Claim 21, wherein the biometric sensor devices each comprise an image

quality determination unit for determining the quality of captured biometric images.

24. The system according to Claim 21, wherein each set of image pixels comprises a series of consecutive and colinear image pixels.

25. The system according to Claim 21, wherein the biometric information is based upon a fingerprint; and wherein the biometric sensor devices each comprise a fingerprint sensor.

26. The system according to Claim 25, wherein the biometric sensor device further comprises a finger slide adjacent the fingerprint sensor.

27. The system according to Claim 26, wherein the finger slide further comprises finger guides and a finger stop.

28. The system according to Claim 21, wherein the magnetic storage medium comprises a magnetic stripe having three tracks in accordance with the ISO/IEC 7810 and 7811 standards; and wherein the
5 magnetic storage medium reader/writer writes the enrollment biometric data on the third track.

29. A device for storing biometric information on a token comprising a magnetic storage medium, the device comprising:

a biometric sensor device for capturing a
 5 biometric image and generating therefrom digital
 pixel data for an array of image pixels;

an image processor for selecting a
 plurality of spaced apart sets of image
 pixels from the array of image pixels, and
 10 processing respective sets of digital pixel data
 for the plurality of selected spaced apart
 sets of image pixels to produce enrollment
 biometric data; and

a magnetic storage medium reader/writer for
 15 writing the enrollment biometric data on the magnetic
 storage medium of the token.

30. The device according to Claim 29, wherein
 the biometric sensor device comprises a biometric
 sensor having a sensing area; and wherein the
 plurality of spaced apart sets of image pixels
 5 comprise a reference set of image pixels based upon a
 predetermined location on the sensing area, and at
 least one other set of image pixels a predetermined
 distance from the predetermined location.

31. The device according to Claim 29, wherein
 each set of image pixels comprises a series of
 consecutive and colinear image pixels.

32. The device according to Claim 29, wherein
 the biometric information is based upon a
 fingerprint; and wherein the biometric sensor device
 comprises a fingerprint sensor.

33. The device according to Claim 32, wherein the biometric sensor device further comprises a finger slide adjacent the fingerprint sensor.

34. The device according to Claim 33, wherein the finger slide comprises finger guides and a finger stop.

35. The device according to Claim 29, wherein the magnetic storage medium comprises a magnetic stripe having three tracks in accordance with the ISO/IEC 7810 and 7811 standards; and wherein the
5 magnetic storage medium reader/writer writes the enrollment biometric data on the third track.